

No. 1019-0005

PARTICIPATING PLAN

THE STUYVESANT



Amount \$ 9000.00	Supplemental Contract	\$ 54.99
Rate 1.188	Premium	\$ 106.92

In Consideration of the Stipulations herein named and of

ONE HUNDRED SIX and 92/100 - - - - - Dollars Premium

Does Insure - - - - - D. A. DORSEY - - - - -

for the term of - - - - - ONE YEAR - - - - -

from the - - - - - NINTH - - - - - day of - - - - - JANUARY - - - - - 19 40 at noon

to the - - - - - NINTH - - - - - day of - - - - - JANUARY - - - - - 19 41 at noon

against all direct loss or damage by fire, except as hereinafter provided, to an amount not exceeding

NINE THOUSAND and No/100 - - - - - Dollars,

to the following described property while located and contained as described herein, and not elsewhere,

to-wit:

MERCANTILE BUILDING.
(Without Seventy-five Per Cent Co-Insurance Clause.)



\$ 9000.00 On the two story, RIC & CR building, with Composition roof, only while occupied by Tenants as Mercantile and for no other purpose situated No. 1001-5 on the East side of N.W. 2nd, Avenue Street, Block No. _____, in Miami, Dade County, Florida _____ State of Florida.

\$ Nil On Store Furniture and Fixtures, including Iron Safes and Cash Registers, only while contained in the above described building.

\$ Nil On _____

\$ 9000.00 _____

Note—No insurance attaches under any of the above items unless a certain amount is specified in blank space immediately preceding the item.

This insurance is effected subject to the following conditions, which are hereby made warranties by the assured, and are accepted as part of this contract:

Total insurance permitted, warranted concurrent herewith, including this policy, as follows:

\$ 9000.00 on building; \$ XXX on furniture and fixtures; \$ XXX on XXX

It is understood and agreed that no insurance in addition is permitted to this policy unless the total insurance, including this policy, is entered in paragraph above.

Valuation Clause—The insurable values of the buildings herein described are fixed at the following amounts:

Building No. 1, \$ 10000.00; Building No. 2, \$ XXX; Building No. 3, \$ XXX

Three-fourths Value Clause—It is understood and agreed to be a condition of this insurance that, in the event of loss or damage by fire to the property insured under this policy, this Company shall not be liable for an amount greater than three-fourths of the actual cash value of each item of property insured by this policy (not exceeding the amount insured on each such item) at the time immediately preceding such loss or damage; and in the event of additional insurance—if any is permitted hereon—then this Company shall be liable for its proportion only of three-fourths of such cash value of each item insured at the time of the fire, not exceeding the amount insured on each such item. **But it is especially understood that this clause does not apply to the above described building, but applies on personal property only.**

Standard Time Clause—It is understood and agreed that the word "noon" as used herein, in designating the beginning and ending of the term of insurance, refers to Standard Time at the place where the property is located.

Powder and Kerosene Permit—Permission is granted to keep for sale not to exceed 50 pounds of gunpowder and five barrels of kerosene or illuminating oil, the latter to be of not less than United States Standard; to be drawn and lamps filled by daylight or at a distance of not less than 10 feet from artificial light.

Electric Light, Heat and Power Permit—Permission is hereby given for the use of electricity in the above mentioned premises for light, and/or heat, and/or power.

Lightning and Electrical Apparatus Clause—This policy covers any direct loss or damage caused by lightning (meaning thereby the commonly accepted use of the term "lightning," and in no case to include loss or damage by cyclone, tornado or windstorm), not exceeding the sum insured, nor the interest of the insured in the property, and subject in all other respects to the terms and conditions of this policy, it being a condition of this contract that if dynamos, exciters, lamps, motors, switches or other electrical appliances or devices are covered by this policy, this Company will not be liable for any electrical injury or disturbance, whether from artificial or natural causes, unless fire ensues, and then only for such loss or damage to them as may be caused by such ensuing fire. It is also a condition of this contract that, if there be any other insurance on said property, this Company will be liable only pro rata with such other insurance for any direct loss by lightning, whether such other insurance be against direct loss by lightning or not.

Attached to and forming a part of Policy No. 1019-0005 of the Stuyvesant Insurance Company of New York, N.Y. issued at its Miami, Florida Agency.

[Handwritten signature]
Agent.



THIS ENDORSEMENT IF USED MUST BE ATTACHED TO ALL FIRE POLICIES ON PROPERTY COVERED.

Florida.

Form No. 1004.

(Revised 10-38.)

SUPPLEMENTAL CONTRACT.

(EXTENDS THE PROTECTION BUT DOES NOT INCREASE THE AMOUNT OF INSURANCE.)

(For the State of Florida.)

(For Attachment to Fire Policies Covering other than Dwellings.)



This Supplemental Contract, when attached to a Fire Policy, extends the protection thereof against loss or damage resulting from: (1) Explosion, (2) Riot, (3) Riot attending a strike, (4) Civil Commotion, (5) Windstorm, (6) Cyclone, (7) Tornado, (8) Hail, (9) Aircraft, (10) Motor Vehicle, (11) Smoke from Stationary Heating Plant, as hereinafter provided.

Attached to Fire Policy No. 1019-0005 of the Stuyvesant Insurance Company
of New York, N. Y. this 9th day of January, 1940, issued through
its agency at Miami, Florida in the amount of \$ 9000.00 expiring on January 9th, 1941
Insured D. A. Dorsey No. 1001-5 N.W. 2nd Avenue West
City Miami, Dade County State Florida Rate .611

Extension Cover—In consideration of \$ 54.99 premium, and of the stipulations, terms and conditions named herein, and the stipulations, terms and conditions in the policy (hereinafter referred to as "this policy"), to which this Supplemental Contract is attached, the coverage of this policy is extended to include direct loss or damage by windstorm, cyclone, tornado, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, motor vehicle, smoke from stationary heating plant while contained in the premises owned or occupied by the insured and described in this policy, provided that the total liability of this Company for loss or damage by any or all of the perils insured against shall not exceed the amount of this policy. If this policy be divided into two or more items, the foregoing provisions shall apply to each item separately unless hereinafter excluded.

This Company shall not be liable under this Supplemental Contract for a greater proportion of any loss or damage by any peril or perils insured against by this Supplemental Contract than the amount of insurance hereunder bears to the amount of all Fire insurance, whether valid or not, covering in any manner the property described in this policy.

Co-Insurance Clause—It is a part of the consideration of this Supplemental Contract, and the basis upon which the rate of premium is fixed, that the assured shall at all times maintain insurance on each item of property insured by this Supplemental Contract equal to all of the Fire insurance carried on this property, but not less than 90 per cent of the actual cash value thereof, and that, failing so to do, the assured shall be an insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss. In the event that an aggregate claim for any loss is less than Ten Thousand Dollars (\$10,000.00) (provided, however, such amount does not exceed five per cent (5%) of the total amount of insurance upon the property described herein and in force at the time such loss occurs) no special inventory or appraisal of the undamaged property shall be required. If this Supplemental Contract be divided into two or more items, the foregoing conditions shall apply to each item separately.

IMPORTANT NOTICE: In case of partial loss, the actual cash value of the property so insured at the time of the loss shall be the basis for determining the proper amount of such co-insurance and the amount of the loss regardless of the insurable value stated in the policy of any building insured hereunder and notwithstanding any previous valuation of such building.

The insured should see that the amount of insurance carried is equal to the stipulated percentage of actual cash value to avoid the insured being a contributor under this policy in the event of a partial loss.

Deductible Clause—(Applicable to Windstorm, Cyclone and Tornado Coverages Only)—In consideration of the rate of premium at which this policy is written, it is a condition of this contract that loss or damage by any one windstorm, cyclone or tornado, to the extent of \$ 100.00 to each of the separate items of property covered hereunder, is not recoverable, and this policy is liable only for loss or damage in excess thereof (or if there be other insurance, for its pro rata share in excess thereof). This condition shall apply (1) separately to each building, if two or more buildings be covered hereunder, and (2) separately to building and separately to contents, if a building and its contents be insured hereunder, and (3) separately to the contents of each building, if the contents of two or more buildings be insured hereunder; whether such insurance be written under specific schedule or under blanket form.

In the application of the terms, conditions and limitations of said fire policy to this Supplemental Contract, wherever the word "fire" occurs in said fire policy, the words "Explosion, Riot, Riot attending a strike, Civil Commotion, Windstorm, Cyclone, Tornado, Hail, Aircraft, Motor Vehicle, Smoke from Stationary Heating Plant" shall be substituted therefor, subject to the terms, conditions and limitations applicable thereto as hereinafter specified. When said fire policy covers other than Property Damage such as Use and Occupancy, Rents, Leasehold Interest, Profits or Commissions, wherever the words "loss or damage" or "direct loss or damage" appear they shall be construed to mean loss to the interest(s) insured resulting from direct loss or damage to the property involved from any of the perils insured against under this Supplemental Contract and wherever the word "property" is used it shall be construed to mean the interest(s) insured under said fire policy.

This Company shall not be liable under this Supplemental Contract for loss or damage caused directly or indirectly by war or foreign enemies, invasion, military or usurped power or by order of any civil authority, incidental thereto.

It is expressly stipulated that only such proportion of the insurance under this Supplemental Contract on any building covers on plate, stained, leaded or cathedral glass therein, as the value of such glass shall bear to the total value of said building; and the amount of insurance on such glass as thus ascertained shall apply to each plate in proportion that the value of each plate bears to the total value of such glass; and plate glass, accident or casualty insurance shall be deemed other insurance and treated as contributing.

This Supplemental Contract may not be cancelled unless Fire Policy is also cancelled.

THE CONDITIONS AND PROVISIONS PRINTED ON THE BACK OF THIS ENDORSEMENT ARE HEREBY REFERRED TO AND MADE A PART HEREOF.

Countersigned January 9th, 1940.

Agent.

CONDITIONS AND PROVISIONS REFERRED TO IN, AND MADE A PART OF, THIS ENDORSEMENT

It is a condition of this Supplemental Contract that in case of loss occurring hereunder the premium applicable to the amount of loss payment shall be earned for the term of the contract and the amount of such loss may be reinstated provided the insured shall pay this Company an additional premium for the unexpired term of this policy on the amount of loss paid, at pro rata of the rate applicable to this Supplemental Contract.

This Company shall not, under this Supplemental Contract, be liable for loss or damage caused by ANY OF THE PERILS insured against to motor vehicles, aircraft, trees, shrubbery, fences, driveways, sidewalks, or yard and garden improvements, whether or not any such property is covered by said policy.

This Company shall not be liable under this Supplemental Contract for any loss or damage by fire, whether direct or indirect (excepting fire loss or damage caused by riot as defined in this Supplemental Contract), unless all liability under all fire insurance covering or pertaining to any building involved under this contract has ceased because of the fall of the building(s) or material part thereof, in which event this Company shall be liable under this Supplemental Contract (subject to all the terms, conditions and limitations of this contract and this fire policy) for the direct loss or damage by fire to the subject of insurance, which immediately follows the fall of any such building(s) or material part thereof, if, and only if, such fall is the direct and immediate result of damage by Windstorm, Cyclone, Tornado, Hail, Explosion, Riot, Riot attending a strike, Civil Commotion, Aircraft and Motor Vehicle.

Special Stipulations, Terms and Conditions Applicable to Windstorm, Cyclone, Tornado and Hail Liability—This Company shall not be liable for any loss or damage caused by snowstorm, blizzard, frost or cold weather; nor for any loss or damage to grain, hay or straw or other crops; windmills, wind-pumps or their towers, whether blown down or not; nor for loss or damage to other property caused by the blowing down of windmills, wind-pumps, or their towers, unless such other property also sustains other loss or damage caused by wind; nor for loss or damage occasioned directly or indirectly by or through any tidal wave, high water, overflow, cloudburst, theft; nor for any loss or damage caused by water, rain, snow, sand, or dust, whether driven by wind or not, unless the building insured, or containing the property insured, shall first sustain an actual damage to the roof or walls by the direct force of the wind, and shall then be liable only for such damage to the interior of the building or the insured property therein, as may be caused by water, rain, snow, sand, or dust entering the building through openings in the roof or walls made by the direct action of the wind, or by water from sprinkler or other piping broken by such damage to roof or walls. Unless liability therefor is assumed by specific endorsement hereon, this Company shall not be liable for any loss or damage to metal smokestacks, awnings, solar water heating systems, signs, temporary or board roof additions, standpipes, water towers, or water or other tanks or supports thereof, electric, radio, telephone or telegraph wires or their supports, hoisting, handling and conveying apparatus and cranes, nor for loss or damage to buildings (or their contents) in process of construction or reconstruction unless same are entirely enclosed and under roof, with all outside doors and windows permanently in place.

Special Stipulations, Terms and Conditions Applicable to Explosion and Riot Liability—The term "riot" wherever used in this Supplemental Contract shall include direct loss from pillage and looting, when such pillage and looting occurs during and at the immediate place of a riot; riot attending a strike; insurrection, and/or civil commotion. This Company shall not be liable for loss or damage by explosion originating within steam boilers, pipes, fly-wheels, engines and machinery connected therewith and operated thereby.

Special Stipulations, Terms and Conditions Applicable to Aircraft and Motor Vehicle Liability—The term "aircraft" shall be held to mean airplanes, airship and/or other aerial craft or objects falling therefrom. The term "motor vehicles" shall be held to mean any self-propelled vehicle, except that this Company shall not be liable for loss or damage caused by any self-propelled vehicle owned or operated by the owner of the property covered hereunder and/or by any tenant thereof and/or by the household or employees of either.

Special Stipulations, Terms and Conditions Applicable to Smoke Liability—The term "smoke" shall be held to mean smoke due to a sudden, unusual and faulty operation of any stationary heating furnace, while contained in the premises owned or occupied by the insured and described in this policy. This Company shall not be liable for loss or damage to the property insured hereunder, or to any stationary heating furnace or heating plant, caused by accumulative damage or depreciation resulting from the operation of the stationary heating furnace or heating plant; nor for loss or damage caused by "smoke" from any furnace used for cooking, or caused by "smoke" from any furnace used in any process other than heating the building.

(1004)

THE COMPANY OF AMERICA
NEW YORK, N. Y.
1900

ANNUAL RENEWAL PLAN

"It is hereby stipulated and agreed that this policy will be extended for a period of four (4) successive years by the payment of seventy-five per cent (75%) of the annual premium per annum, such payment to be evidenced by the issuance of a renewal certificate properly countersigned, but no insurance shall exist hereunder beyond the expiration date of this policy or expiration date shown on the last renewal certificate."

Attached to and forming a part of Policy No. 1019-0005, issued by
The Stuyvesant Insurance Company.



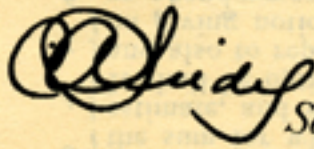
Agent

Form 61-2500-7-39 M. P.

Provisions required by law to be stated in this policy.—This policy is in a stock corporation.

In Witness Whereof, this Company has executed and attested these presents; but this policy shall not be valid

until countersigned by the duly authorized Agent of the Company at **Miami, Fla.**


Secretary

Countersigned

this 9th day of January 1940.



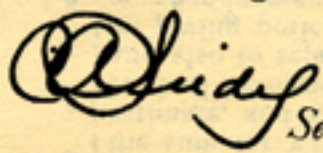

President

Agent.

This Policy is made and accepted subject to the foregoing stipulations and conditions, and to the following stipulations and conditions printed on back hereof, which are hereby specially referred to and made a part of this Policy, together with such other provisions, agreements, or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive any provision or condition of this Policy except such as by the terms of this Policy may be the subject of agreement endorsed hereon or added hereto; and as to such provisions and conditions no officer, agent, or representative shall have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this Policy exist or be claimed by the insured unless so written or attached.

Provisions required by law to be stated in this policy.—This policy is in a stock corporation.

In Witness Whereof, this Company has executed and attested these presents; but this policy shall not be valid until countersigned by the duly authorized Agent of the Company at **Miami, Fla.**


Secretary

Countersigned

this 9th day of January 1940.


President


Agent.

1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, 1
2 and the loss or damage shall be ascertained or estimated according to such actual cash value, with proper deduction for 2
3 depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same 3
4 with material of like kind and quality; said ascertainment or estimate shall be made by the insured and this company, or, if 4
5 they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having been thus determined, 5
6 the sum for which this company is liable pursuant to this policy shall be payable sixty days after due notice, ascertainment, 6
7 estimate, and satisfactory proof of the loss have been received by this company in accordance with the terms of this policy. 7
8 It shall be optional, however, with this company to take all, or any part, of the articles at such ascertained or appraised value, 8
9 and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time 9
10 on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do; but there can be 10
11 no abandonment to this company of the property described. 11
12 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material 12
13 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not 13
14 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or 14
15 the subject thereof, whether before or after a loss. 15
16 This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void if the in- 16
17 sured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered 17
18 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole 18
19 or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard be 19
20 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering, or 20
21 repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be other 21
22 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured in 22
23 fee simple; or if the subject of insurance be personal property and be or become incumbered by a chattel mortgage; or if, with 23
24 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by this 24
25 policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the in- 25
26 terest, title, or possession of the subject of insurance (except change of occupants without increase of hazard) whether by legal 26
27 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating 27
28 gas or vapor be generated in the described building (or adjacent thereto) for use therein; or if (any usage or custom of trade or 28
29 manufacture to the contrary notwithstanding) there be kept, used, or allowed on the above described premises, benzine, benzole, 29
30 dynamite, ether, fireworks, gasoline, greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine 30
31 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United 31
32 States standard (which last may be used for lights and kept for sale according to law but in quantities not exceeding five barrels, 32
33 provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light); or if a building 33
34 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for 34
35 ten days. 35
36 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commo- 36
37 tion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all rea- 37
38 sonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring 38
39 premises; or (unless fire ensues, and, in that event, for the damage by fire only) by explosion of any kind, or lightning; but 39
40 liability for direct damage by lightning may be assumed by specific agreement hereon. 40
41 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents 41
42 shall immediately cease. 42
43 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities; 43
44 nor, unless liability is specifically assumed hereon, for loss to awnings, bullion, casts, curiosities, drawings, dies, implements, 44
45 jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture, 45
46 tools, or property held on storage or for repairs; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance 46
47 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor 47
48 for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole 48
49 insurance on the building described. 49
50 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract and 50
51 a warranty by the insured. 51
52 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this 52
53 company. 53
54 This policy may by a renewal be continued under the original stipulations, in consideration of premium for the renewed 54
55 term, provided that any increase of hazard must be made known to this company at the time of renewal or this policy shall be void. 55
56 This policy shall be canceled at any time at the request of the insured; or by the company by giving five days notice of 56
57 such cancellation. If this policy shall be canceled as hereinbefore provided, or become void or cease, the premium having been 57
58 actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the cus- 58
59 tomary short rate; except that when this policy is canceled by this company by giving notice it shall retain only the *pro rata* 59
60 premium. 60
61 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or 61
62 corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the condi- 62
63 tions hereinbefore contained shall apply in the manner expressed in such provisions and conditions of insurance relating to such 63
64 interest as shall be written upon, attached, or appended hereto. 64
65 If property covered by this policy is so endangered by fire as to require removal to a place of safety, and is so removed, 65
66 that part of this policy in excess of its proportion of any loss and of the value of property remaining in the original location, shall 66
67 for the ensuing five days only, cover the property so removed in the new location; if removed to more than one location, such 67
68 excess of this policy shall cover therein for such five days in the proportion that the value in any one such new location bears 68
69 to the value in all such new locations; but this company shall not, in any case of removal, whether to one or more locations, be 69
70 liable beyond the proportion that the amount hereby insured shall bear to the total insurance on the whole property at the time 70
71 of fire, whether the same cover in new location or not. 71
72 If fire occur the insured shall give immediate notice of any loss thereby in writing to this company, protect the property 72
73 from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, 73
74 make a complete inventory of the same, stating the quantity and cost of each article and the amount claimed thereon; and, 74
75 within sixty days after the fire, unless such time is extended in writing by this company, shall render a statement to this com- 75
76 pany, signed and sworn to by said insured, stating the knowledge and belief of the insured as to the time and origin of the fire; 76
77 the interest of the insured and of all others in the property; the cash value of each item thereof and the amount of loss thereon; 77
78 all incumbrances thereon; all other insurance, whether valid or not, covering any of said property; and a copy of all the descrip- 78
79 tions and schedules in all policies; any changes in the title, use, occupation, location, possession, or exposures of said property 79
80 since the issuing of this policy; by whom and for what purpose any building herein described and the several parts thereof were 80
81 occupied at the time of fire; and shall furnish, if required, verified plans and specifications of any building, fixtures, or 81
82 machinery destroyed or damaged; and shall also, if required, furnish a certificate of the magistrate or notary public (not inter- 82
83 ested in the claim as a creditor or otherwise, nor related to the insured) living nearest the place of fire, stating that he has 83
84 examined the circumstances and believes the insured has honestly sustained loss to the amount that such magistrate or notary 84
85 public shall certify. 85
86 The insured, as often as required, shall exhibit to any person designated by this company all that remains of any property 86
87 herein described, and submit to examinations under oath by any person named by this company, and subscribe the same; and, 87
88 as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies 88
89 thereof if originals be lost, at such reasonable place as may be designated by this company or its representative, and shall 89
90 permit extracts and copies thereof to be made. 90
91 In the event of disagreement as to the amount of loss the same shall, as above provided, be ascertained by two competent 91
92 and disinterested appraisers, the insured and this company each selecting one, and the two so chosen shall first select a competent 92
93 and disinterested umpire; the appraisers together shall then estimate and appraise the loss, stating separately sound value and 93
94 damage, and, failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine 94
95 the amount of such loss; the parties thereto shall pay the appraiser respectively selected by them and shall bear equally the 95
96 expenses of the appraisal and umpire. 96
97 This company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by any 97
98 requirement, act, or proceeding on its part relating to the appraisal or to any examination herein provided for; and the loss 98
99 shall not become payable until sixty days after the notice, ascertainment, estimate, and satisfactory proof of the loss herein 99
100 required have been received by this company, including an award by appraisers when appraisal has been required. 100
101 This company shall not be liable under this policy for a greater proportion of any loss on the described property, or for 101
102 loss by and expense of removal from premises endangered by fire, than the amount hereby insured shall bear to the whole 102
103 insurance, whether valid or not, or by solvent or insolvent insurers, covering such property, and the extent of the application 103
104 of the insurance under this policy or of the contribution to be made by this company in case of loss, may be provided for by 104
105 agreement or condition written hereon or attached or appended hereto. Liability for re-insurance shall be as specifically agreed 105
106 hereon. 106
107 If this company shall claim that the fire was caused by the act or neglect of any person or corporation, private or muni- 107
108 cipal, this company shall, on payment of the loss, be subrogated to the extent of such payment to all right of recovery by the 108
109 insured for the loss resulting therefrom, and such right shall be assigned to this company by the insured on receiving such 109
110 payment. 110
111 No suit or action on this policy, for the recovery of any claim, shall be sustainable in any court of law or equity until after 111
112 full compliance by the insured with all the foregoing requirements, nor unless commenced within twelve months next after the fire. 112
113 Wherever in this policy the word "insured" occurs, it shall be held to include the legal representative of the insured, and 113
114 wherever the word "loss" occurs, it shall be deemed the equivalent of "loss or damage." 114
115 If this policy be made by a mutual or other company having special regulations lawfully applicable to its organization, 115
116 membership, policies or contracts of insurance, such regulations shall apply to and form a part of this policy as the same may 116
117 be written or printed upon, attached, or appended hereto. 117

The Stuyvesant Insurance Company

of New York
Office: No. 111 William Street

DIRECTORS

J. S. FRELINGHUYSEN
H. EDW. BILKEY
JAMES D. CARPENTER
HENRY R. CARSE
JOSEPH S. FRELINGHUYSEN, JR.
GEORGE M. GILLIES, JR.
RALPH B. JOHNSON
LANGDON P. MARVIN
F. R. ORMSBY
R. KELLY PRENTICE
REEVE SCHLEY
EDWARD E. SHERMAN
HENRY R. SUTPHEN
HENRY S. THOMPSON
GROVER C. TRUMBULL
A. R. WHITNEY

OFFICERS

J. S. FRELINGHUYSEN, PRESIDENT
H. EDW. BILKEY, VICE PRESIDENT
JOSEPH S. FRELINGHUYSEN, JR., VICE PRESIDENT
C. A. SIEDEL, SECRETARY

Standard Fire Insurance Policy of the States of New Jersey,
Connecticut, Delaware, Oklahoma, Alabama, Arkansas, Florida,
Kansas, Kentucky, Mississippi, Ohio and Tennessee

Expires JANUARY 9th, 1941

Property Building 1001-5 NW 2 Ave.

Amount \$9000.00

Premium \$ 106.92

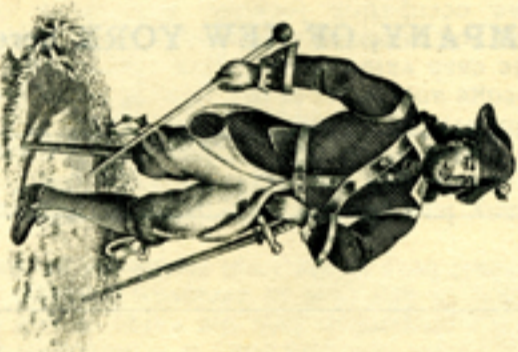
Supplemental Contract \$ 54.99

Total Fire & Windstorm 161.91

No. **1019-0005**

THE STUYVESANT Insurance Company

111 WILLIAM STREET
NEW YORK



CHAS. E. BERG, AGENT
1548 S. W. 8TH STREET
MIAMI, FLA.
PHONES ~~2-0742~~ 4-2854
2-7654

It is important that the written portions of all policies covering the same property read exactly alike. If they do not they should be made uniform at once.

Receipt for Return Premium

To be Signed by the Insured

Agency _____ 19__

IN CONSIDERATION OF

Dollars

return premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Insured.

No. of Policy			
No. of Renewal			
Amount Insured			
Date of Cancel.	YEAR	MO.	DAY
" Policy,			
Time in force,			
Premium Paid, - - - -	\$		
" earned at rate, \$			
" returned, - - - -	\$		
If pro rata, state reason why:			